

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION**

SHELTER MUTUAL INSURANCE COMPANY

PLAINTIFF

VS.

Civil Action No. 3:06-CV-136 HTW-LRA

WILLIAM SIMMONS AND ANN SIMMONS

DEFENDANTS

**FINAL JUDGMENT**

This cause came before the court on the cross-motions of the parties for summary judgment. After consideration of the motions, evidence offered in support of the motions, and the memoranda of the parties, the court finds that plaintiff Shelter Mutual Insurance Company's motion is well taken and should be granted. The Memorandum Opinion and Order of this court dated February 19, 2008, and the findings of fact and law included therein are incorporated by reference. For the reasons assigned in that opinion, the court concludes that judgment should be entered in favor of the plaintiff and against the defendants and that the plaintiff should be awarded its costs.

IT IS ORDERED AND ADJUDGED that the plaintiff is entitled to recover its taxable costs in this action upon filing a Bill of Costs in the time and manner prescribed.

**SO ORDERED AND ADJUDGED, this the 19<sup>th</sup> day of February, 2008.**

**s/ HENRY T. WINGATE  
CHIEF UNITED STATES DISTRICT JUDGE**

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Final Judgment